

FLOPPING HATS OF STRAW OR VELVET NOVELTIES OF TROUVILLE SEASON



Novel hat in black velvet and black Chantilly. The new upturned brim and a trimming consisting of an immense black lace butterfly.

PARIS, July 25. The novelty of the Trouville season will be the big velvet hat, in black or white. These hats are distinctly picturesque in outline and they are practically untrimmed. They are wide in the brim and rather low in the crown, and they

will be worn with smart suits of white linen as well as with dainty little dresses of embroidered muslin or pleated silk. A sketch is given of an excellent model of the large, untrimmed, velvet hat which is going to be the "color" of the season at the French watering places. This shape has a drooping brim which

is as flexible as felt. A length of black velvet ribbon is wound round the crown and passed over the brim and under the chin. This is the correct thing to wear in the early part of the day with a tailored suit of linen or fine serge, and it would be equally correct to wear it in the afternoon with an elaborate dress of Indian muslin and Valenciennes lace.

At Trouville this year the ultra smart thing will be the flop hat, in Tuscan or velvet, trimmed with a simple band of thick corded ribbon and with a buckle of real and very valuable stones. A superb specimen of this style of millinery was made of black velvet; the brim was wide and almost straight and the low crown was circled by a band of thick black watered ribbon. At one side there was a flat bow of the same ribbon and a magnificent sapphire buckle set in old silver. The Parisians are using their most valuable diamond and emerald buckles to decorate such hats and the effect will be superb when the simple but extremely costly hat is worn with a severely plain tailored suit of pure white linen, a long stole of white fox being thrown over the shoulders to complete the picture.

Tuscan flops are all the rage this year. They are trimmed with wide ribbons or with wreaths of roses or lilies. A superb Virot model had strings of fine black lace and a mass of black and purple ribbons lying flat on the brim. The second sketch shows one of the very curious and unexpected. They do not suit all faces, but they are undoubtedly smart. The model shown in the sketch has a round crown of mirror velvet and a very wide brim, turned up all around, of Chantilly lace. This brim is invisibly wired to keep it in place and it is wider at one side than at the other. The hat is trimmed with an enormous lace butterfly, which is

mounted on flexible wires. The Paris milliners arrange these butterfly trimmings so cleverly that they sway to and fro with each movement of the head.

This same shape is often made in chip and even in Leghorn. It is one of the most popular novelties of the summer season and in plain black tulle it looks wonderfully well.

Another millinery novelty is the white satin hat in a modified sailor shape. This hat has a soft crown, which fits closely over the hair when the latter is dressed high at the top of the head. The very chic idea is to trim these white satin hats with a single black lace butterfly, placed right out on the edge of the brim as though it had landed there by accident.

Lace butterflies, large and small, are extraordinarily popular with the Parisian milliners, and these dainty little ornaments are placed in all sorts of unexpected places, but for the white satin sailor shape the correct thing is the butterfly, mounted on a short flexible wire, perched right out on the brim.

For early morning wear large picture shapes are made in pale tinted linens, and also in pure white. Long floating veils are worn with these hats and the only trimming consists of a pair of handsome hatpins. These linen hats nearly always have soft crowns and the brims are machine stitched to keep them firm. Very fine wires are introduced invisibly between the brim and the lining. In the new shade of turquoise blue, which is partly green, these linen hats look remarkably attractive when accompanied by a floating veil in white chiffon. They are fresh and summery and they possess the excellent quality of being light in weight. I have seen the turned up brim shape of the sketch copied in linen with good results.

Some of the race gowns now being made for the Deauville week are as luxurious as they are attractive. White tulle is being freely used in conjunction with Venetian guipure and narrow sable borders. This may seem a strange mixture for summer dresses, but bands of sable look well on white lace or tulle flounces and now that the three tier style is so popular these costly bands of dark fur are all the rage.

The race week at Deauville is about the most fashionable period of the whole year, far more fashionable, because so much more exclusive than the Grande Semaine in Paris. The Deauville race course is like a beautiful park set in magnificent gardens, and every one seems to know every one else. It is all like a smart garden party.

A great many white satin and white tulle gowns are being made for the Deauville week and one of the latest ideas is tulle embroidered in crystal and inset with rich lace for afternoon wear. At the beginning of the season tulle was very little used for smart dresses, but now in white and all the pale pastel tints it is popular. In shell pink this silk looks lovely when veiled in crystal embroidered tulle and bordered with skunk or sable. With such a dress the correct hat would be a picture shape in black velvet or in black lace stretched on invisible wires.

For the moment feathers are having a rest. They are used of course on some of the millinery models, but not nearly so much as last summer. This year the fancy is for single flowers of extraordinary beauty, or eccentric bows or butterflies in real lace, or a simple band of silk or velvet caught down by a buckle worth anything from \$200 to \$2,000 or more.

Another costly novelty of the season in the millinery world is the dewdrops of real diamonds on the petals of roses or other flowers. I have seen as many as three lovely diamonds sparkling on a single pink rose which was destined to adorn a simple Leghorn hat. This idea is very Parisian.

Black velvet neckbands in the Marie Antoinette style are as popular as ever, but some of the great art jewellers of Paris are making some attractive bands in deep blue velvet rimmed with sapphires. Needless to say, these neckbands are exceedingly expensive, quite as expensive as an ordinary necklace of precious stones, but then they are immensely chic and with white summer

Lace Butterflies Highly Popular Features of Paris Millinery - Wonderful Gowns Are Being Made for the Deauville Races

dresses they give the most artistic effects it is possible to imagine.

Sapphires are the stones of the present season and deep sapphire blue the chosen color for dress accessories such as neckbands, hat strings, etc. I recently saw a glorious neckband in deep blue velvet rimmed with small sapphires at either side which was made for the Duchess of Westminster. It was a thing of very real beauty, and the flat clasp was done in blue enamel and sapphires.

Chic Hats and Frocks Out of the Upholstery Department.

THE reason we did it was that we were poor. We had to economize and we had to look pretty and so we dressed all summer out of the upholstery department, for we were able to get the most striking effects at the least possible price by so doing. Then you know chair coverings and curtain stuffs are all the rage in Paris for hats and gowns, and so we were regarded as being in the height of fashion all summer without any one suspecting that we were made out of the upholstery department.

As a result we found people wondering where we got such very odd and charming and distinguished and wonderful things to wear. And we never let a soul

know, but now that the season is about over the secret may be safely told.

You see we are business women with not very large incomes and we had to save. On the other hand, we had to look pretty and stylish in order to go to business.

Elizabeth started in first with a hat made of bright flowered chintz, just tossed on an old frame or shape that served under velvet last winter.

The bit of chintz was a remnant and cost just 15 cents. She bought some little rose-colored balls such as are used for edging curtains and paid five cents more for them. That was the sum total of the cost of her hat, 20 cents. She used to cock it on the side of her head in the jauntiest possible way and it was enormously admired. Everybody thought it came out of a lace draped upper Fifth avenue establishment and never dreamed of its true origin.

That started us off. Elizabeth had seen so many lovely things when she went to buy her remnant that we went down to look them over. We saw so many charming things that we decided to dress ourselves out of them all summer and so we went ahead, with the result that I have already recorded.

We had a lot of different gowns and hats and waists made of the upholstery stuffs, and all of them were very in-

pensive; in fact it was laughable how little some of our sweetest looking things cost. We made them ourselves, for any one can make clothes nowadays, when these kimono sleeves are in fashion; you just chop them out and sew them up and you are in the fashion. We found dressmakers quite unnecessary and everybody thought we looked tremendously smart.

Jeann made an especial sensation in one of her smart gowns and hats that cost next to nothing. She looked as if she had been imported from the Rue de la Paix or Paul Poiret's garden.

This particular gown and hat were made of brilliant India cotton printed in stencil designs of beautiful colors. It had wonderful conventionalized birds and sprawling vines and flowers, and as it was so very beautiful Jeann cut up an old white chiffon frock and made a slip to cover the print in a misty veiled effect. Then she tied a sash of soft gray silk about her waist and she was a dream of fashion.

She bought a hat shape for 25 cents and covered it with the printed cotton, facing it with vivid blue cotton, binding the edge with gold furniture galloon and making a rosette of the fold for one side. The result was a most distinguished hat.

Now, here is a piece of gorgeous figured chintz with great roses and poppies and lavish colorings. It was just a splendid splash dash of colors, and as it was a remnant at 50 cents, Elizabeth got it and made an adorable blouse out of it bordering the sleeves with plain colored linen in dull blue and making little set bows of the same material all down the front.

The French are wearing these gay chintz blouses, so she was in the height of fashion.

A simple everyday hat was made out of some figured chintz, and a big black taffeta bow out of the remnant of an old black silk petticoat was a huge success.

"All Women Are Not Liars, but Many Are," Says Money Lender

Women Fib to Loan Associations, Honest and Dishonest, in the Hope of Borrowing Money on Unsafe Security, and Often Without the Knowledge of Their Husbands.

WOMAN'S veracity and sense of commercial honor under certain conditions were both adversely criticized and upheld by Hugh Cavanaugh, manager of a Cincinnati loan company, at the fifth annual convention of the National Federation of Remedial Loan Associations, with which is associated the National Conference of Charities and Correction recently held here. The membership of the associations numbers thirty-three, representing twenty-nine cities in this country. The New York members include the St. Bartholomew's Loan Association, conducted under the auspices of St. Bartholomew's Protestant Episcopal Church, and the Provident Loan Society of New York, which is associated with the Charity Organization Society of this city. The association is the sworn enemy of the loan "shark," one of its prime objects being to put the "shark" out of business.

"The Bible says 'All men are liars,' it is there that the women have the advantage over men, for they are not 'all liars,' although a great many of them are," said Mr. Cavanaugh.

"But if 'all men are liars' the lies told by a percentage of women are in a sense 'white lies,' for their lies are usually not told with any distinctly evil purpose but with a more or less minor object, while the lies of many men are especially vicious in their nature and far reaching in their intent. That may be a difference with a distinction, but it means a great deal. In other words, women do not go out of their way to lie, generally speaking. As much cannot always be said for my sex.

"The business of the remedial loan

associations, as their name indicates, is to remedy certain conditions which affect the lending of money to persons upon security, and while naturally these individual associations, or societies, as they are called, are not in business for their health or solely for philanthropic purposes, yet it is their object to shield prospective borrowers of money from the jaws of the loan 'sharks' and lend to persons who it is assumed are honest.

"It is almost invariably the rule that the actual borrowing of money from loan associations is done by women. This, however, is in the majority of instances done with the consent of the husband, for in the case of husband and wife their joint signatures are required on the loan papers before the loan is made. Some women who go to a loan association and attempt to borrow money on furniture on false pretences are only seeking a chance to buy peace at home at any price. They have spent too much money for a hat, a dress or for some other article and their husbands imagine the bills therefor have been paid. Rather than confess their extravagance and perhaps cause a family row they decide to borrow from a loan concern and trust to luck and the skimping of their household allowance to square themselves financially. In such cases the husbands often cannot understand why they are eating less than three times more each week instead of being fed on tenderloin steak, which they think the amount of the family allowance makes possible.

"Now, when a wife comes to us and seeks to obtain a loan and we find she has not confided her intention to her husband we simply refuse to make it. Deception of this kind leads to much unhappiness, if not marital disaster. The object of the loan association which is on the level is to tide people over their financial troubles, not to entangle them in a network of spoken and acted lies from which there is little if any escape.

"The housekeeper's income is the point on which many of the loan 'sharks' centre. Assume that a husband is earning \$50 a month. His wife needs money. She asks a 'shark' and is asked how much salary her husband is receiving. When she replies \$50 a month she is told she may obtain a loan of \$50 at 10 per cent interest a month.

"She knows nothing about business or percentage or anything of that kind, and is delighted to find she can obtain money at the rate demanded. At the end of the first month she discovers she owes \$55, which means that next month her husband's salary will be \$5 less than the month before. The following month it is less still, and so on until at the end of a few months she finds she is actually borrowing her husband's salary and paying interest on it.

"Many women go to loan associations without the knowledge of their husbands. There they make statements that are not true in the hope of obtaining the loan. A great many women who have come to my association to borrow money have made false statements in reply to our most essential questions, and this, too, when the truth would have served them better.

"A woman applying for a loan told me her furniture had been bought from X & Co., that it was all paid for and that she had receipts for the money paid. Upon investigating we discovered that she had never bought a dollar's worth from X & Co. and that her furniture bills were not paid. It would seem that this discovery of ours would have been sufficient to have checked her, but it didn't.

"Failing to hear from us she phoned the office asking why we had not kept our promise to call and examine her furniture. It was not until she was told her untruthfulness had been disclosed that she desisted from declaring the furniture was her own and had been all paid for.

"Quite often we are told by women applicants for loans that the furniture offered as security has been given to them as presents. In some cases this is true, but the opposite is frequently found to be the case. Only a few days before I left Cincinnati a woman asked for a loan and in answer to a question as to the ownership of the furniture she offered as security declared her sister living twenty miles away had given it to her. She may have a sister, but the records proved that she owed a balance of \$145 on it to the store from which she bought it in her own name.

"The widow story often does service and is generally used in an attempt to obtain a loan without the knowledge

Misrepresentation and Tricks How Loan "Sharks" Are Being Driven Out of Business—Only a Small Number of Borrowers Prove Dishonest.

of the husband, who is still in the land of the living.

"This message came to us over the phone not long ago. This is Mrs. Harry —, the widow of Harry —. I thought you were going to send some one up to the house to examine the furniture, to which I replied, 'You will be his widow when he dies.' 'Oh, well, he is down South,' she answered, 'that yesterday you told me he was in Heaven.' I said, 'She hung up the phone right there and I heard no more of her.'

"In another case we pointed out to a woman applicant the name of her husband in the city directory, just issued, showing that he lived at the same address as herself, although she had declared he had been dead four years. Her confused explanation when this discrepancy was pointed out to her was that she did not wish her husband to know she had endeavored to borrow money.

"But after all there is little loss from borrowers, more particularly women. The report of nine chattel loan companies for 1912 and who made \$2,125,000 aggregating \$1,215,105 during that period, showed that the entire losses amounted to only \$5,320, or less than one-half of 1 per cent of this vast amount of business.

"I have spoken before a number of organizations of business men and invariably this particular feature of our work has caused them to inquire how business of this kind can be conducted with so little loss. My answer, based on my experience, which is no doubt not materially different from that of other managers, is that we apply the same business care and judgment that any other business house is expected to do in making a credit account with a new customer. I take the position that no business house will extend credit to a person who has a bad paying record. Even the loan 'shark' will not knowingly grant a loan to a person whose record indicates he will fail to keep his agreement, and when a 'shark' will not make a loan it is safe to say the applicant is worse than hopeless so far as his probability is concerned."

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Of Interest to Maid and Matron

MAKING A GARDEN IN A CITY BACK YARD.

FOR those who have to spend the summer in the city and have no real garden the backyard is the next best thing. Few people realize what a wonderfully successful garden can be made in the city backyard.

The city garden may be made a place of health producing enjoyment and the space should not be allowed to remain uncultivated. If the soil is impoverished have several cartloads of rich earth hauled to the yard and scatter it over the surface. Through the centre sow grass seed.

Back against the fence plant climbing vines. There is nothing cooler or more effective than a hedge of green formed in this manner. For this purpose use honeysuckle, Dutchman's pipe, clematis or moonflower.

Fill the border bed with hardy perennials and annuals, planting the taller varieties toward the fence and the dwarf plants along the front edge. Among the hardy perennials suitable for the yard garden are phlox, columbine, cardinal flower, foxglove, lily of the valley, forget-me-not and cornopsis. Among the annuals that bloom from seed in a short time are petunias, nasturtiums, portulaca, candytuft, sweet alyssum, asters, poppies and sinias.

Other plants that will thrive in the city garden are sweetwilliam, bachelor's buttons, blueets, spice pinks, cosmos, chrysanthemums, cantenberry bells, gladioli, mignonette, iris and verbenas. Dahlias grow readily and produce a profusion of showy blooms.

The backyard garden would be incomplete without the geranium. This plant thrives with comparatively little nourishment and its lovely clusters of blossoms add much to the attractiveness of the city yard or window. Geraniums are inexpensive, are rapid growers and until very severe frost blasts the buds, or they can be potted and kept in the house all winter and set out again in the spring.

WHEN CANARIES DIE.

AN Atlantic City resident recently buried a pet canary in a style seldom accorded either bird or beast. The little body was placed in a silk lined metallic coffin. Then a burial service was read over the bird, setting forth how the songster had brought happiness and good cheer into the home of the owner through the influence of his silvery notes. There were tears shed at the funeral and at the little grave. A complacent sort of an attendant at the obsequies was the family cat, who listened to the solemn words and watched the little bundle of feathers as he ruminatively stroked his whiskers. He had been the death of the canary and would have had it eaten after his first spring brought it down to the floor had not the owner intervened.

A Cincinnati woman not long ago buried her pet parrot with unique honors. She had had the bird, who was a great talker, speak into a graphophone, and although to visitors the result was nothing but a lot of squawks the owner insisted that it was a faithful reproduction of the affectionate words uttered now and then by the parrot. At the funeral of the bird the woman had this record put in the graphophone and turned out to several listeners called in to take part in the obsequies. Then the record was placed alongside the bird's body and buried with it, for the owner declared she could never bear to hear her pet's voice again if she could not see the bird in the flesh.

In Philadelphia some time ago a boy

TABOO ON HOT DOGS.

THE recent edict of Asbury Park that sausages or "hot dogs," as tens of thousands call them, shall not be sold to visitors while traversing the beach caused no end of astonishment wherever the new order was read or heard. From time immemorial "dogs" have been accepted at seaside resorts from the general condemnation of those who bring food on a day's outing and leave the beach littered up. "Dogs" were taken almost as an absolute necessity—an adjunct of the seashore that could not for a moment be made taboo.

It is estimated that at Coney Island every day no less than from 75,000 to 100,000 mouths during the "dog days" are busy at one time chewing "dogs." It makes no difference whether or not the chewer is hungry. There are tens of thousands who would feel it an unwarranted omission were they to omit the sausage laid between the roll or two slices of bread.

Curious it is to relate, the "dog" had to actually fight its way into popularity. Years ago—and not so many at that—it was deemed a typical German kind of sandwich. The Yankee crowd kind of revolted at it. It was declared the "taste of it" would "return on you." At last the Yankee and his great blunder-with, the Irish, smiled at sausage eating. Then with wry mouths they were induced to try. They were conquered. No one is more enthusiastic now than they. Circus took the "dog" up after the seashore had adopted it, and now it is a full brother of popcorn, peanuts and lemonade. The consumption at Coney Island is several millions a week during the summer.

THE SHOE DEALER'S SHOES.

"If I were manager of a shoe store I would insist that all the employees, particularly those who wait on customers, should keep their shoes in first class condition," remarked a man who notes small details. "Any employee who did not strictly adhere to my orders would be instantly discharged. I would even go so far as to make them all have their shoes shined in the morning and I would sell them shoes from the regular stock at a reduced price when the occasion demanded it. No worn down heels or shabby looking shoes would be tolerated.

"The reason I would be so exacting is that I believe that customers of a shoe store naturally glance at the feet of the employees to see what kind of footwear they have on. Certainly a customer expects to see all the employees of the store wearing shoes in first class condition.

"The other day I had occasion to purchase a new pair of shoes and I walked into a store in the downtown section. The salesman who came to wait on me was scrupulously dressed, except for his shoes. Apparently they had passed through long and hard service. The heels were worn down, the leather was cracked in some places.

"All these defects could have been covered up if the shoes had been shined, but even this redeeming quality was lacking. New shoes were lying about, and his old, worn out shoes were incongruous with the surroundings. It was surprising to me how the manager of that store was able to make it pay with such a careless salesman in the shop."



Picture shape in black velvet for wear with light summer dresses.